

Information to identify the case:

Debtor 1	<u>Yahaira Morales</u>	Social Security number or ITIN	xxx-xx-6091
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-14796-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yahaira Morales

7/13/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Yahaira Morales
Debtor

Case No. 18-14796-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 13, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2023:

Recip ID	Recipient Name and Address
db	Yahaira Morales, 801 8th North St, Millville, NJ 08332
aty	+ Gavin N Stewart, Stewart LEdgal Group, P.L, 401 East Javckson Street, Suite 2340, Tampa, FL 33602-5226
cr	+ Nissan Motor Acceptance Corporation, PO Box 340514, Tampa, FL 33694-0514
517382553	Dicks, PO Box 50916, Atlanta, GA 30353
517382556	+ Nissan Motor Acceptance Corp., PO Box 742658, Cincinnati, OH 45274-2658

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 13 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 13 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517531615	+ Email/Text: BKelectronicnotices@cenlar.com	Jul 13 2023 20:56:00	AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517382548	^ MEBN	Jul 13 2023 20:53:02	Amerihome, POB 77404, Ewing, NJ 08628-6404
517382549	+ EDI: CITICORP.COM	Jul 14 2023 00:48:00	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
517382550	+ EDI: WFNNB.COM	Jul 14 2023 00:48:00	Big Lots, PO Box 659707, San Antonio, TX 78265-9707
517382551	+ EDI: RMSC.COM	Jul 14 2023 00:48:00	Care Credit, PO Box 960061, Orlando, FL 32896-0061
517382552	+ EDI: CITICORP.COM	Jul 14 2023 00:48:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
517382554	+ EDI: CITICORP.COM	Jul 14 2023 00:48:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
517532774	Email/PDF: resurgentbknofications@resurgent.com	Jul 13 2023 21:02:14	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517382555	+ EDI: RMSC.COM	Jul 14 2023 00:48:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
517726881	+ EDI: AISMIDFIRST	Jul 14 2023 00:48:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
517726880	+ EDI: AISMIDFIRST	Jul 14 2023 00:48:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051

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517391851	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 13 2023 20:56:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517382557	+ EDI: RMSC.COM	Jul 14 2023 00:48:00	Old Navy, PO Box 960017, Orlando, FL 32896-0017
517382558	+ EDI: WFNNB.COM	Jul 14 2023 00:48:00	Piercing Pagoda, PO Box 659819, San Antonio, TX 78265-9119
517476374	EDI: Q3G.COM	Jul 14 2023 00:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517528943	EDI: Q3G.COM	Jul 14 2023 00:48:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517383477	+ EDI: AIS.COM	Jul 14 2023 00:48:00	Synchrony Bank, by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517382559	+ EDI: RMSC.COM	Jul 14 2023 00:48:00	TJX Rewards, PO Box 530949, Atlanta, GA 30353-0949
517382560	+ EDI: RMSC.COM	Jul 14 2023 00:48:00	Walmart, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517512027	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	

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on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor AmeriHome Mortgage Company LLC kmcdonald@blankrome.com, bkgroup@kmlawgroup.com

Terry Tucker

on behalf of Debtor Yahaira Morales terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8